

BIRCH, STEWART, KOLASCH & BIRCH, LLP

P.O. Box 747 • Falls Church, Virginia 22040-0747
 Telephone: (703) 205-8000 • Facsimile: (703) 205-8050

PLEASE NOTE:
 YOU MUST
 COMPLETE THE
 FOLLOWING

COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT AND DESIGN APPLICATIONS

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated next to my name; that I verily believe that I am the original, first and sole inventor (if only one inventor is named below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Insert Title:

METHOD OF AUTHENTICATING A PAYMENT ACCOUNT USER

Fill in Appropriate
 Information -
 For Use Without
 Specification
 Attached:

the specification of which is attached hereto. If not attached hereto,

the specification was filed on _____ as
 United States Application Number _____
 and amended on _____ (if applicable) and/or
 the specification was filed on _____ as PCT
 International Application Number _____; and was
 amended under PCT Article 19 on _____ (if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I do not know and do not believe the same was ever known or used in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representative or assigns more than twelve months (six months for designs) prior to this application, and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by me or my legal representative or assigns except as follows.

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

Priority Claimed

(Number)	(Country)	(Month/Day/Year Filed)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(Number)	(Country)	(Month/Day/Year Filed)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(Number)	(Country)	(Month/Day/Year Filed)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(Number)	(Country)	(Month/Day/Year Filed)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional applications(s) listed below.

(Application Number)	(Filing Date)
(Application Number)	(Filing Date)

All Foreign Applications, if any, for any Patent or Inventor's Certificate Filed More than 12 Months (6 Months for Designs) Prior to the Filing Date of This Application:

Country	Application Number	Date of Filing (Month/Day/Year)

Insert Requested
 Information:
 (If appropriate)

I hereby claim the benefit under Title 35, United States Code, §120 of any United States and/or PCT application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States and/or PCT application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to the patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

Insert Prior U.S.
 Application(s):
 (if any)

(Application Number)	(Filing Date)	(Status - patented, pending, abandoned)
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Insert Title:

METHOD OF AUTHENTICATING A PAYMENT ACCOUNT USER

Fill in Appropriate

the specification of which is attached hereto. If not attached hereto,

Information -

United States Application Number _____

For Use Without

and amended on _____

Specification

(if applicable) and/or _____

Attached:

the specification was filed on _____

International Application Number _____

amended under PCT Article 19 on _____

as PCT

and was _____

(if applicable)

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I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

Priority Claimed

(Number) _____

(Country) _____

(Month/Day/Year Filed) _____

☐ Yes☐ No

(Number) _____

(Country) _____

(Month/Day/Year Filed) _____

☐ Yes☐ No

(Number) _____

(Country) _____

(Month/Day/Year Filed) _____

☐ Yes☐ No

(Number) _____

(Country) _____

(Month/Day/Year Filed) _____

☐ Yes☐ No

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below

Insert Provisional

(Application Number) _____

(Filing Date) _____

Application(s)

(if any)

(Application Number) _____

(Filing Date) _____

All Foreign Applications, if any, for any Patent or Inventor's Certificate Filed More than 12 Months (6 Months for Designs) Prior to the Filing Date of This Application:

Country

Application Number

Date of Filing (Month/Day/Year)

Insert Requested

Informations:

(if appropriate)

I hereby claim the benefit under Title 35, United States Code, §120 of any United States and/or PCT application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States and/or PCT application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to the patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

Insert Prior U.S.

Application(s):

(if any)

(Application Number) _____

(Filing Date) _____

(Status - patented, pending, abandoned) _____

(Application Number) _____

(Filing Date) _____

(Status - patented, pending, abandoned) _____

I hereby appoint the following attorneys to prosecute this application and/or an international application based on this application and to transact all business in the Patent and Trademark Office connected therewith and in connection with the resulting patent based on instructions received from the entity who first sent the application papers to the attorneys identified below, unless the inventor(s) or assignee provides said attorneys with a written notice to the contrary:

Raymond C Stewart	(Reg. No. 21,066)	Terrill C Birch	(Reg. No. 19,382)
Joseph A. Kolasch	(Reg. No. 22,463)	James M. Slattery	(Reg. No. 28,380)
Bernard L. Sweeney	(Reg. No. 24,448)	Michael K. Mutter	(Reg. No. 29,680)
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PLEASE NOTE:
YOU MUST
COMPLETE
THE
FOLLOWING:

(1) Full Name of First Inventor (Last, first, middle initial) that is to be signed

(2) Right Residence

(3) Mark (Circle one)

(4) Right Post Office Address

(5) Full Name of Second Inventor (Last, first, middle initial) if any

(6) Right Residence

(7) Mark (Circle one)

(8) Right Post Office Address

(9) Full Name of Third Inventor (Last, first, middle initial) if any

(10) Right Residence

(11) Mark (Circle one)

(12) Right Post Office Address

(13) Full Name of Fourth Inventor (Last, first, middle initial) if any

(14) Right Residence

(15) Mark (Circle one)

(16) Right Post Office Address

(17) Full Name of Fifth Inventor (Last, first, middle initial) if any

(18) Right Residence

(19) Mark (Circle one)

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(21) Full Name of Sixth Inventor (Last, first, middle initial) if any

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(23) Mark (Circle one)

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(25) Full Name of Seventh Inventor (Last, first, middle initial) if any

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(27) Mark (Circle one)

(28) Right Post Office Address

(29) Full Name of Eighth Inventor (Last, first, middle initial) if any

(30) Right Residence

(31) Mark (Circle one)

(32) Right Post Office Address

(33) Full Name of Ninth Inventor (Last, first, middle initial) if any

(34) Right Residence

(35) Mark (Circle one)

(36) Right Post Office Address

(37) Full Name of Tenth Inventor (Last, first, middle initial) if any

(38) Right Residence

(39) Mark (Circle one)

(40) Right Post Office Address

(41) Full Name of Eleventh Inventor (Last, first, middle initial) if any

(42) Right Residence

(43) Mark (Circle one)

(44) Right Post Office Address

(45) Full Name of Twelfth Inventor (Last, first, middle initial) if any

(46) Right Residence

(47) Mark (Circle one)

(48) Right Post Office Address

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
Joseph A. McCONNELL		
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GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
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GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
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GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
Alessandro WARTH		
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14664 SW 132nd Ave., Miami, FL 33186, USA		

*DATE OF SIGNATURE

IN THE U.S. PATENT AND TRADEMARK OFFICE

Applicant: McDonnell et al. Conf.:
Appl. No.: NEW U.S. PATENT APP. Group: Unassigned
Filed: February 20, 2001 Examiner:
For: METHOD OF AUTHENTICATING A PAYMENT
ACCOUNT USER

ASSERTION OF SMALL ENTITY STATUS

Assistant Commissioner for Patents
Washington, DC 20231

February 20, 2001

Sir:

The above-identified application qualifies for small entity status. This written assertion of small entity status should satisfy the requirements of 37 C.F.R. § 1.27.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 02-2448 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17; particularly, extension of time fees.

Respectfully submitted,

BIRCH, STEWART, KOLASCH & BIRCH, LLP

By Thomas S. Buckton #37275
for Gary D. Yacura, #35,416

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GDY/kmr
3486-0107P